

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	: 10/671,001	Confirmation No.:	4524
Filed	: September 25, 2003		
Applicant	: Belyi et al.		
Title	: Data Validation Systems and Methods for Financial Transactions		
TC/AU	: 4194		
Examiner	: Irene S. Kang		
Docket No.	: 34250-0838		
Customer No.	: 29052		

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Responsive to the Non-Final Office Action mailed December 31, 2007, please amend the application as follows and consider the application in view of the following remarks.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims, which begins on page 3 of this paper.

Remarks begin on page 13 of this paper.